

Information to identify the case:

Debtor 1	Neelam Rana Tewari	Social Security number or ITIN	xxx-xx-5391
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-13807-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Neelam Rana Tewari

5/8/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Neelam Rana Tewari
 Debtor

Case No. 16-13807-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 27

Date Rcvd: May 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2018.

db	+Neelam Rana Tewari, 701 Sayre Drive, Princeton, NJ 08540-5835
aty	+Stern & Eisenberg, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+Christiana Trust, A Division of Wilmington Savings, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516030237	+A-1 Collection Agency, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
516281905	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
516636841	+CHRISTIANA TRUST, A DIVISION OF WILMINGTON, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
516636842	+CHRISTIANA TRUST, A DIVISION OF WILMINGTON, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741, CHRISTIANA TRUST, A DIVISION OF WILMINGT, Nationstar Mortgage LLC 75261-9096
516243207	+Christiana Trust, et al, c/o Seneca Mortgage Servicing, 611 Jamison Road, Elma, NY 14059-9392
516201073	+Forrestal Village Community Services Association I, 400 Sayre Drive, Princeton, NJ 08540-5800
516281204	Forrestal Village Community Services Association,, c/o Hill Wallack LLP, Elizabeth K. Holdren, Esq., 21 Roszel Road, Princeton, NJ 08540
516201074	+Hill Wallack LLP, 21 Roszel Road, Princeton, NJ 08540-6205
516030247	+Seneca Mortgage Service, 611 Jamison Road, Suite 7312, Elma, NY 14059-9392
516030248	+Stern & Eisenberg, PC, 1040 N Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516030249	+Stuart Lasher, c/o Township of Plainsboro, 641 Plainsboro Road, Plainsboro, NJ 08536-2094
516030251	+Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
516030250	+Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 08 2018 23:25:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 08 2018 23:25:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516030236	+E-mail/Text: bk.notices@alcollectionagency.com May 08 2018 23:26:05 A-1 Collection Agency, 715 Horizon Drive, Grand Junction, CO 81506-8700
516030238	+EDI: AFNIRECOVERY.COM May 09 2018 02:53:00 Afni, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
516030239	+EDI: AFNIRECOVERY.COM May 09 2018 02:53:00 Afni, Po Box 3097, Bloomington, IL 61702-3097
516030240	+EDI: AMEREXPR.COM May 09 2018 02:58:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516030241	+EDI: AMEREXPR.COM May 09 2018 02:58:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516030243	+E-mail/Text: banko@berkscredit.com May 08 2018 23:25:09 Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
516030242	+E-mail/Text: banko@berkscredit.com May 08 2018 23:25:09 Berks Credit & Collections, Po Box 329, Attn: Bankruptcy, Temple, PA 19560-0329
516030245	+EDI: IIC9.COM May 09 2018 02:58:00 IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
516030244	+EDI: IIC9.COM May 09 2018 02:58:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378, St Paul, MN 55164-0378

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm	###+SENECA MORTGAGE SERVICING LLC, 611 Jamison Road, Elma, NY 14059-9392
516030246	###+Mutual Management Serv, 7177 Crimson Ridge Dr St, Rockford, IL 61107-6235
516030252	###+Tsi/940, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

Date Rcvd: May 08, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS FUND SOCIETY, FSB AS INDENTURE TRUSTEE FOR NRPL TRUST 2013-1, MORTGAGE-BACKED NOTES, SERIES 2013-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren on behalf of Creditor Forrestal Village Community Services Association, Inc. eak@hillwallack.com, jhanley@hillwallack.com
Harvey I. Marcus on behalf of Debtor Neelam Rana Tewari him@lawmarcus.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicer for NRPL TRUST 2013-1 (if required by state law or local court rules, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Indenture Trustee wit cmecf@sternlav.com
Steven P. Kelly on behalf of Creditor Christiana Trust, A Division of Wilmington Savings Fund Society, FSB skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 7